

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JESSE L SCALES  
MONICA F SCALES

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Case No.: 04-46748

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/21/2004.
- 2) This case was confirmed on 03/24/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/24/2005, 12/06/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/06/2006, 06/04/2007.
- 5) The case was completed on 09/09/2009.
- 6) Number of months from filing to the last payment: 57
- 7) Number of months case was pending: 60
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 25,650.00
- 10) Amount of unsecured claims discharged without payment \$ 89,967.71
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 70,047.80
Less amount refunded to debtor	\$ 1,147.80
<b>NET RECEIPTS</b>	<b>\$ 68,900.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,300.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 4,232.79
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 6,532.79**

Attorney fees paid and disclosed by debtor **\$ 500.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SIR FINANCE	UNSECURED	920.00	1,088.00	1,088.00	194.15	.00
AMERICAN AIRLINES C	SECURED	22,000.00	22,000.00	22,000.00	22,000.00	2,125.60
AMERICAN AIRLINES C	UNSECURED	NA	1,985.99	1,985.99	355.83	.00
LORD & TAYLOR	UNSECURED	498.00	554.03	554.03	102.86	.00
LORD & TAYLOR	UNSECURED	NA	657.82	657.82	117.86	.00
AMERICAN GENERAL FIN	SECURED	5,428.00	3,984.09	3,984.09	3,984.09	585.79
CITIBANK NA	SECURED	3,300.00	8,142.87	6,290.00	6,290.00	.00
CITIBANK NA	SECURED	131,925.00	.00	.00	.00	.00
CITY OF CHICAGO WATE	SECURED	1,000.00	NA	NA	.00	.00
COOK COUNTY TREASURE	OTHER	.00	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	.00	2,482.54	.00	.00	.00
COOK COUNTY TREASURE	SECURED	5,000.00	NA	NA	.00	.00
FIRST FRANKLIN	OTHER	.00	NA	NA	.00	.00
NATIONAL CITY HOME L	SECURED	111,404.00	111,423.46	.00	.00	.00
NATIONAL CITY HOME L	SECURED	9,000.00	15,355.82	15,605.82	15,605.82	.00
FISHER & SHAPIRO	OTHER	.00	NA	NA	.00	.00
FRIEDMAN & WEXLER	OTHER	.00	NA	NA	.00	.00
TARGET NATIONAL BANK	UNSECURED	.00	731.69	731.69	131.10	.00
ASG	UNSECURED	2,889.00	NA	NA	.00	.00
ASG	OTHER	.00	NA	NA	.00	.00
ADT	UNSECURED	449.00	NA	NA	.00	.00
ALLIED INTERSTATE	OTHER	.00	NA	NA	.00	.00
AMERICAN ONLINE	UNSECURED	96.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN MEDICAL COL	OTHER	.00	NA	NA	.00	.00
AMERICAN MEDICAL COL	UNSECURED	13.00	NA	NA	.00	.00
AT & T BANKRUPTCY	UNSECURED	483.00	2,082.48	2,082.48	373.12	.00
HARRIS TRUST & SAVIN	UNSECURED	277.00	NA	NA	.00	.00
BROTHER LOAN & FINAN	UNSECURED	1,078.00	678.20	678.20	121.51	.00
CARE STATION PHYSICI	UNSECURED	15.00	30.00	30.00	5.36	.00
SMC	UNSECURED	900.00	940.96	940.96	167.91	.00
HOME DEPOT	OTHER	.00	NA	NA	.00	.00
WAL MART STORES INC	UNSECURED	212.00	397.36	397.36	71.19	.00
GRANTS TV APPLIANCE	UNSECURED	747.00	NA	NA	.00	.00
CITIFINANCIAL	UNSECURED	11,500.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	160.00	400.00	400.00	71.67	.00
CITY OF CHICAGO PARK	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	160.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	350.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	50.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	50.00	NA	NA	.00	.00
COMCAST	OTHER	.00	NA	NA	.00	.00
COMCAST	UNSECURED	198.00	NA	NA	.00	.00
DEPAUL UNIVERSITY	OTHER	NA	NA	NA	.00	.00
DR SHAWN DAVIES	UNSECURED	388.00	NA	NA	.00	.00
DIRECTV	UNSECURED	122.00	NA	NA	.00	.00
DOUBLEDAY BOOKS	UNSECURED	68.00	NA	NA	.00	.00
DR LEROY PERRY	UNSECURED	513.00	NA	NA	.00	.00
FEDERAL EXPRESS	UNSECURED	27.00	NA	NA	.00	.00
BANK ONE	UNSECURED	1,633.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	1,000.00	505.71	505.71	90.24	.00
CITIBANK NA	UNSECURED	3,912.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	OTHER	.00	NA	NA	.00	.00
PEOPLES GAS	OTHER	.00	NA	NA	.00	.00
HOLY CROSS HOSPITAL	UNSECURED	349.00	NA	NA	.00	.00
HOLY CROSS NEIGHBORH	UNSECURED	30.00	NA	NA	.00	.00
CITIBANK	UNSECURED	3,700.00	4,008.08	4,008.08	718.13	.00
HOUSEHOLD RETAIL SER	UNSECURED	2,675.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,000.00	1,071.62	1,071.62	191.22	.00
LITTLE CO MARY HOSPI	OTHER	.00	NA	NA	.00	.00
ILLINOIS TITLE LOANS	UNSECURED	1,000.00	NA	NA	.00	.00
RICHARD A SNOW	OTHER	.00	NA	NA	.00	.00
LITTLE CO MARY HOSPI	UNSECURED	100.00	NA	NA	.00	.00
LOWES	UNSECURED	500.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	1,072.00	NA	NA	.00	.00
MIDWEST ORTHAEPEDICS	UNSECURED	15.00	NA	NA	.00	.00
NATIONWIDE CREDIT	UNSECURED	135.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AT&T WIRELESS	OTHER	.00	NA	NA	.00	.00
PUBLISHERS CLEARING	UNSECURED	90.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,300.00	.00	.00	.00	.00
QUEST DIAGNOSTICS	UNSECURED	52.00	NA	NA	.00	.00
QUEST DIAGNOSTICS	UNSECURED	179.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,000.00	3,083.90	3,083.90	552.54	.00
ECAST SETTLEMENT COR	UNSECURED	615.00	611.24	611.24	109.52	.00
RETAILERS NATIONAL B	UNSECURED	478.00	NA	NA	.00	.00
RISK MANAGEMENT ALTE	UNSECURED	117.00	NA	NA	.00	.00
SAFEWAY INC	UNSECURED	100.00	NA	NA	.00	.00
SUNRISE CREDIT	UNSECURED	794.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	36,947.00	31,404.68	31,404.68	5,626.78	.00
UNIVERISTY OF CHICAG	UNSECURED	242.00	NA	NA	.00	.00
UNIVERSITY ANESTHESI	UNSECURED	592.00	NA	NA	.00	.00
XELCO COLLECTION SER	OTHER	.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	NA	1,035.20	1,035.20	184.73	.00
US DEPT OF EDUCATION	UNSECURED	NA	6,099.09	6,099.09	1,092.77	.00
RESURGENT ACQUISITIO	UNSECURED	NA	7,875.99	7,875.99	1,411.14	.00
AT & T WIRELESS	UNSECURED	NA	483.53	483.53	86.28	.00
ISAC	UNSECURED	NA	4,056.05	4,056.05	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	21,895.82	21,895.82	.00
Debt Secured by Vehicle	25,984.09	25,984.09	2,711.39
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	47,879.91	47,879.91	2,711.39
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	69,781.62	11,775.91	.00

**Disbursements:**

Expenses of Administration	\$ 6,532.79	
Disbursements to Creditors	\$ 62,367.21	
<b>TOTAL DISBURSEMENTS:</b>		\$ 68,900.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.